

1998 Medical Expenditure Panel Survey  
Insurance Component

# **HEALTH INSURANCE COST STUDY**

## **Government Questionnaire**

*(Please correct any errors in name, address, and ZIP  
Code. Enter number and street if not shown.)*

U.S. DEPARTMENT OF COMMERCE  
BUREAU OF THE CENSUS  
ACTING AS COLLECTING AGENT FOR  
U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES  
AGENCY FOR HEALTH CARE POLICY AND RESEARCH

**RETURN TO**

**Bureau of the Census  
1201 East 10th Street  
Jeffersonville, IN 47132-0001**

**PLEASE RETURN ENTIRE PACKAGE WITHIN**

## INSTRUCTIONS

1. Please report for the government unit identified on the cover sheet, unless otherwise specified.
2. Please report data for **1998**, unless otherwise specified.
3. Estimates are acceptable.
4. Refer to the Definition Sheet included with this package for explanation of unfamiliar terms.
5. If you have any questions or need assistance in completing the questionnaire, please call 888-273-3878.

Collection of this information is authorized under Title IX, Section 902(a) of the Public Health Service Act. Sections 903(c) and 308(d) of that Act specify that all information will be held in strict confidence by the staff of the Agency for Health Care Policy and Research and their authorized contractors.

### Paperwork Reduction Act and Burden Statements

We expect that it will take 20 minutes, on average, to complete the basic questionnaire. If you offer more than one plan, we expect it will take an additional 10 minutes per plan, on average. In addition, we estimate that it will take 15 minutes to review the instructions and locate the requested information. You may send any comments regarding this burden estimate or any other aspect of the collection of information, including suggestions for reducing burden, to the following address: Director, Center for Cost and Financing Studies, Paperwork Reduction Project 0935-0105, Agency for Health Care Policy and Research, Executive Office Center, Suite 500, 2101 East Jefferson Street, Rockville, MD 20852-4908.

## Section A – NUMBER OF PLANS

Please respond for the government unit identified on the cover sheet unless otherwise specified.  
Respond for **active** employees only.

**1a. Did your government unit make available or contribute to the cost of any health insurance plans for its employees in 1998?**

For this survey, a health insurance plan is hospital and/or physician coverage made available to employees.

- 001 1 ☐ Yes – Continue with Question 1b  
2 ☐ No – SKIP to Page 4, Section B

**b. How many different health insurance choices did your government unit make available or contribute to for its employees during the 1998 plan year?**

Do not count single service plans (optional plans) such as dental or vision.

Plans offered by the same insurance company which offer:

- Single and family plans providing the same level of benefits count as one plan.
- High and standard options count as two plans.
- An HMO and a conventional plan count as two plans.

003

**Continue with Page 4, Section B**

## Section B – EMPLOYMENT CHARACTERISTICS

Estimates are acceptable for all employment, eligibility, and enrollment figures.

*Provide information for a typical pay period in 1998.*

*Include part-time, temporary and seasonal employees.*

*Exclude leased or contract workers.*

**1a. How many employees were on this government unit's payroll for a typical pay period in 1998?**

200

**All employees**

*If your government unit did not offer health insurance in 1998, SKIP to Question 2a.*

**b. How many of these employees were eligible for at least one health plan through your government unit?**

201

Eligible employees

**c. How many of these employees were enrolled in any health plan through your government unit?**

202

Enrolled employees

**2a. For the same typical pay period in 1998, how many of the employees reported in B1a worked part-time?**

203

**Part-time employees**

*If your government unit did not offer health insurance in 1998, SKIP to Question 3a.*

**b. How many of these part-time employees were eligible for at least one health plan through your government unit?**

204

Eligible part-time employees

**c. How many of these part-time employees were enrolled in any health plan through your government unit?**

205

Enrolled part-time employees

**3a. For the same typical pay period in 1998, how many of the employees reported in B1a were temporary or seasonal employees?**

206

**Temporary or seasonal employees**

*If your government unit did not offer health insurance in 1998, SKIP to Page 5, Question 4a.*

**b. How many of these temporary or seasonal employees were eligible for at least one health plan through your government unit?**

207

Eligible temporary or seasonal employees

**c. How many of these temporary or seasonal employees were enrolled in any health plan through your government unit?**

208

Enrolled temporary or seasonal employees

## Section B – EMPLOYMENT CHARACTERISTICS – Continued

**Provide information for a typical pay period in 1998.**

*Estimates are acceptable.*

*The following workforce characteristics are used to group similar government units together for analytical purposes.*

**4a. What percentage of the employees at this government unit were women?**

016

 %

Women employees

**b. What percentage of the employees at this government unit were 50 years old or older?**

017

 %

Employees 50 years old or older

**c. What percentage of the employees at this government unit were union members?**

018

 %

Union members

**d. For the employees at this government unit in 1998, approximately what percentage earned –**

**Less than \$6.50 per hour?** .....  
Approximately \$13,000 a year or less

022

 %

Earned less than \$6.50 per hour

**Between \$6.50 and \$15.00 per hour?** .....  
Approximately \$13,000 to \$30,000 a year

023

 %

Earned between \$6.50 and \$15.00 per hour

**More than \$15.00 per hour?** .....  
Approximately \$30,000 a year or more

024

 %

Earned more than \$15.00 per hour

**5. How many hours per week must an employee work to be considered full-time at this government unit?**

041

Hours

*Continue with Page 6, Section C*

## Section C – GOVERNMENT CHARACTERISTICS

<p><b>1a. Which of the following fringe benefits did your government unit offer in 1998?</b></p> <p><i>See Definition Sheet included with this package for explanation of benefits.</i></p> <p><i>Mark (X) all that apply.</i></p>	<table border="0"> <tr> <td>050</td> <td><input type="checkbox"/> Paid vacation</td> </tr> <tr> <td>051</td> <td><input type="checkbox"/> Paid sick leave</td> </tr> <tr> <td>052</td> <td><input type="checkbox"/> Life insurance</td> </tr> <tr> <td>053</td> <td><input type="checkbox"/> Disability insurance</td> </tr> <tr> <td>054</td> <td><input type="checkbox"/> Retirement/pension plans</td> </tr> <tr> <td>055</td> <td><input type="checkbox"/> Medical savings accounts (MSAs)</td> </tr> <tr> <td>056</td> <td><input type="checkbox"/> Flexible spending accounts</td> </tr> <tr> <td>057</td> <td><input type="checkbox"/> Flexible benefit plan (Cafeteria Plan) <i>If marked, continue with Question 1b, otherwise SKIP to INSTRUCTIONS.</i></td> </tr> </table>	050	<input type="checkbox"/> Paid vacation	051	<input type="checkbox"/> Paid sick leave	052	<input type="checkbox"/> Life insurance	053	<input type="checkbox"/> Disability insurance	054	<input type="checkbox"/> Retirement/pension plans	055	<input type="checkbox"/> Medical savings accounts (MSAs)	056	<input type="checkbox"/> Flexible spending accounts	057	<input type="checkbox"/> Flexible benefit plan (Cafeteria Plan) <i>If marked, continue with Question 1b, otherwise SKIP to INSTRUCTIONS.</i>
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**b. If your government unit offered a Flexible benefit plan (Cafeteria plan), what was the average annual value of the plan, for a TYPICAL EMPLOYEE, at this government unit?**

050 ☐ Paid vacation

051 ☐ Paid sick leave

052 ☐ Life insurance

053 ☐ Disability insurance

054 ☐ Retirement/pension plans

055 ☐ Medical savings accounts (MSAs)

056 ☐ Flexible spending accounts

057 ☐ Flexible benefit plan (Cafeteria Plan) *If marked, continue with Question 1b, otherwise SKIP to INSTRUCTIONS.*

**058**

\$			,			.	0	0
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Flexible benefit plan value

## INSTRUCTIONS

***If your government unit DID offer health insurance coverage to its employees in 1998, continue with Page 7, Section D.  
If your government unit DID NOT offer health insurance coverage to its employees in 1998, SKIP to Page 8, Section E.***

## Section D – GENERAL HEALTH COVERAGE CHARACTERISTICS

**Complete Section D if your government unit made insurance available to its employees in 1998.**

Estimates are acceptable.

**1. What was the total annual cost of coverage for ALL hospital and/or physician plans offered through THIS GOVERNMENT UNIT in 1998?**

*Include both employer and employee contributions.  
Include the total cost of coverage for all active employees.*

199 \$   ,     ,     .  0  0

Annual cost for hospital and/or physician plans

**2a. Which of the listed optional coverage services, if any, did your government unit offer to its active employees in 1998 at a premium separate from the comprehensive plan premium?**

*Do not include single services covered under a comprehensive health plan.  
Report on single service insurance plans only.  
Mark (X) all that apply.*

192 ☐ Dental  
193 ☐ Vision  
194 ☐ Prescription drugs  
195 ☐ Long-term care  
☐ No optional coverage – SKIP to Question 3a

} Continue with Question 2b

**b. What was the total amount paid for optional coverage for all active employees enrolled through this government unit in 1998?**

196 \$   ,     ,     .  0  0

Optional coverage cost

**3a. For 1998, did your government unit impose a waiting period before new employees could be covered by health insurance?**

197 1 ☐ Yes – Continue with Question 3b  
2 ☐ No – SKIP to Question 4

**b. For 1998, what was the typical waiting period?**

*Mark (X) only one.*

198 1 ☐ Less than 2 weeks  
2 ☐ 2 weeks to less than 1 month  
5 ☐ Until the first day of the next month  
3 ☐ 1–3 months  
4 ☐ More than 3 months

**4. In 1998, did your government unit provide health insurance to any employees who retired from your government unit?**

*If your government unit does not have retirees, mark "No".*

551 1 ☐ Yes – Continue with Question 5a  
2 ☐ No  
3 ☐ Don't know

} SKIP to Page 8, Section E

**5a. Were retirees under 65 years of age eligible to receive health insurance in 1998?**

209 1 ☐ Yes  
2 ☐ No

**b. Were retirees 65 years of age and over eligible to receive health insurance in 1998?**

210 1 ☐ Yes  
2 ☐ No

**6. How many RETIREE-ONLY hospital and/or physician plan choices did your government unit offer in 1998?**

510  Retiree-only plans  
**OR**  
511 ☐ None

**7. Did your government unit offer its retirees at least one portable plan?**

*A portable plan allows the retiree to obtain care in almost all localities within the country.*

512 1 ☐ Yes  
2 ☐ No

## Section D – GENERAL HEALTH COVERAGE CHARACTERISTICS – Continued

<b>8a.</b> What was the total number of retirees covered by health insurance through your government unit in 1998?	<div>513</div> <div></div> <div>Retirees covered by insurance</div>
<b>b.</b> What percentage of these retirees were enrolled in single coverage?	<div>554</div> <div>%</div> <div>Retirees enrolled in single coverage</div>
<b>9a.</b> For a typical plan in 1998, what was the total monthly premium for one TYPICAL retiree with SINGLE coverage?	<div>514</div> <div>\$</div> <div></div> <div></div> <div></div> <div></div> <div>,</div> <div></div> <div></div> <div></div> <div>.</div> <div>0</div> <div>0</div> <div>Single coverage premium</div>
<b>b.</b> For this same plan, how much did the GOVERNMENT UNIT contribute toward the plan premium for this typical retiree with single coverage?	<div>515</div> <div>\$</div> <div></div> <div></div> <div></div> <div></div> <div>,</div> <div></div> <div></div> <div></div> <div>.</div> <div>0</div> <div>0</div> <div>Government unit contribution</div>
<b>10a.</b> For a typical plan in 1998, what was the total monthly premium for one TYPICAL retiree with FAMILY coverage?  <i>For retirees, if premiums vary, report for a family of two.</i>	<div>555</div> <div>\$</div> <div></div> <div></div> <div></div> <div></div> <div>,</div> <div></div> <div></div> <div></div> <div>.</div> <div>0</div> <div>0</div> <div>Family coverage premium</div>
<b>b.</b> For this same plan, how much did the GOVERNMENT UNIT contribute toward the plan premium for this typical retiree with family coverage?	<div>556</div> <div>\$</div> <div></div> <div></div> <div></div> <div></div> <div>,</div> <div></div> <div></div> <div></div> <div>.</div> <div>0</div> <div>0</div> <div>Government Unit contribution</div>

500 Remarks

**\*\*\* PLEASE NOTE \*\*\***

***If your government unit offered health insurance, please complete Section E and the attached MEPS-11(S), Plan Information Questionnaire, for each plan offered.***

***If your government unit DID NOT offer health insurance, please complete Section E and END the form.***

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## Section E – PERSON COMPLETING THIS QUESTIONNAIRE

212 Name (Please print)				213 Title							
Signature				214 Date (Month/Day/Year)							
				M	M	D	D	Y	Y	Y	Y
215 Telephone number (      )	220 Extension	216 FAX number (      )		217 E-Mail address							